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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

Cris T. PALTENGHE et al.

Group Art Unit: 2761

U.S. Serial No. 09/190,993

Examiner: Hayes, J.

Filed: November 12, 1998

For: VIRTUAL WALLET SYSTEM

Commissioner For Patents
Washington, D.C. 20231

AMENDMENT

Sir:

In response to the Office Action dated March 2, 2000, please amend the above identified application as follows.

IN THE CLAIMS

Please add new claims 14-24.

Please cancel claims 1-13.

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14. (New) A method of purchasing an electronic good using a virtual wallet, comprising the steps of:

- a) exchanging first data from a local portion of the virtual wallet into a point of sale device wherein the first data includes a transactional amount;